

1 In the Claims:

1 1. (currently amended) A method of providing a credit card
2 driven tuition incentive awards program, comprising the
3 steps of:

4 a) paying out, by a credit card issuer, as per an
5 agreement between the credit card issuer and a
6 program vendor, a percentage of credit card sales
7 at a predetermined period, to the program vender;
8 [[and]]

9 b) placing, by at least one of the credit card issuer
10 and the program vendor, the percentage of credit
11 card sales in insured bank accounts collecting set
12 interest;

13 c) applying, by a potential credit card holder, for a
14 credit card, to the credit card issuer;

15 d) determining, by the credit card issuer, if the
16 potential credit card holder qualifies for the
17 credit card;

18 e) aborting, if answer to step e) is no;

19 f) issuing, by the credit card issuer, the credit
20 card, to the potential credit card holder so as to
21 form a credit card holder, if answer to step e),
22 and as a result thereof, the credit card holder
23 automatically is approved for the credit card
24 driven tuition incentive award program, by virtue
25 of affiliation of the credit card driven tuition
26 incentive award program and the credit card issuer
27 with each other;

- 28 g) paying, by the credit card holder, an annual fee,
29 to at least one of the credit card issuer and the
30 program vendor so as to form an account with a
31 balance so as to form an account balance, if step
32 f) is carried out;
33 h) charging, by the credit card holder, an amount on
34 the credit card so as to form an amount charged, if
35 step g) is carried out;
36 i) accumulating, by the at least one of the program
37 vendor and the credit card issuer, a certain
38 percentage of the amount charged on the credit
39 card, by the credit card holder, if step h) is
40 carried out;
41 j) converting, by the at least one of the program
42 vendor and the credit card issuer, the certain
43 percentage to points so as to form points
44 accumulated, if step i) is carried out;
45 k) checking, by the credit card holder, the account
46 balance, by one of telephone and Internet, if step
47 j) is carried out;
48 l) determining, by the credit card holder, if the
49 points accumulated are to be redeemed when the
50 points accumulated reach a predetermined amount;
51 m) determining if the points accumulated has reached
52 the predetermined amount, if answer to step l) is
53 yes;
54 n) returning to step h), if answer to step m) is no;
55 o) converting, by the at least one of the program
56 vendor and the credit card issuer, the points

57 accumulated to dollars so as to form a dollar
58 amount, if answer to step m) is yes;
59 p) issuing, by the at least one of the program vendor
60 and the credit card issuer, a check in the dollar
61 amount, if step o) is carried out;
62 q) determining if the credit card holder is not a
63 student who has a name and who attends a school
64 with a tuition, if step p) is carried out;
65 r) proceeding to step t), if answer to step q) is no;
66 s) putting, by the at least one of the program vendor
67 and the credit card issuer, the name of the student
68 on the check, if answer to step q) is yes;
69 t) determining if there is a problem getting the check
70 to the school;
71 u) sending, by the at least one of the program vendor
72 and the credit card issuer, the check directly to
73 the credit card holder, if answer to step t) is
74 yes; and
75 v) forwarding, by the credit card holder, the check to
76 the school, if step u) is carried out.

1 2-10. (cancelled)

1 11. (currently amended) The method as defined in claim 1 ~~10~~;
2 further comprising the steps of:
3 w) sending, by the at least one of the program vendor
4 and the credit card issuer, the check directly to
5 the school, if the answer to step t) is no;

6 x) confirming, by the at least one of the program
7 vendor and the credit card issuer, to the credit
8 card holder, that the check has been sent out so as
9 to form a confirmation, if step w) is carried out;
10 and
11 y) crediting, by the school, the check towards the
12 tuition of the student.

1 12. (original) The method as defined in claim 11; further
2 comprising the steps of:

3 z) calling, by the credit card holder, the at least
4 one of the program vendor and the credit card
5 issuer so as to form a call, if answer to step 11)
6 is no; and
7 aa) determining if the call is made within a
8 predetermined time, if step z) is carried out.

1 13. (original) The method as defined in claim 12; further
2 comprising the steps of:

3 bb) requesting, by the credit card holder, redemption
4 of the points accumulated, from the at least one of
5 the program vendor and the credit card issuer, if
6 answer to step aa) is yes; and
7 cc) returning to step w), if step bb) is carried out.

1 14. (original) The method as defined in claim 13; further
2 comprising the step of:

3 dd) forfeiting automatically, the points accumulated,
4 to the at least one of the program vendor and the
5 credit card issuer, if answer to step aa) is no.

1 15. (original) The method as defined in claim 1; further
2 comprising the step of keeping, by the at least one of
3 the program vendor and the credit card issuer, the set
4 interest for cost of operations.

1 16. (original) The method as defined in claim 1, wherein said
2 step of paying out, by a credit card issuer, as per an
3 agreement between the credit card issuer and a program
4 vendor, a percentage of credit card sales at a
5 predetermined period, to the program vender includes
6 paying out, by a credit card issuer, as per an agreement
7 between the credit card issuer and a program vendor, a
8 percentage of credit card sales at a predetermined period
9 being one of monthly and quarterly, to the program
10 vender.

1 17. (currently amended) The method as defined in claim 1 ~~6~~,
2 wherein said step of checking, by the credit card holder,
3 the account balance includes checking, by the credit card
4 holder, the account balance, by one of telephone and
5 Internet.

1 18. (original) The method as defined in claim 11, wherein
2 said step of sending, by the at least one of the program
3 vendor and the credit card issuer, the check directly to

4 the school includes sending, by the at least one of the
5 program vendor and the credit card issuer, the check
6 directly to the school that receives a distinct code
7 number.

1 19. (original) The method as defined in claim 11, wherein
2 said step of confirming, by the at least one of the
3 program vendor and the credit card issuer, to the credit
4 card holder, that the check has been sent out so as to
5 form a confirmation includes confirming, by the at least
6 one of the program vendor and the credit card issuer, by
7 one of mail, e-mail, and the telephone, to the credit
8 card holder, that the check has been sent out so as to
9 form a confirmation.

1 20. (original) The method as defined in claim 12, wherein
2 said step of calling, by the credit card holder, the at
3 least one of the program vendor and the credit card
4 issuer so as to form a call, includes calling, by the
5 credit card holder, the at least one of the program
6 vendor and the credit card issuer, by one of automated
7 telephone and the Internet so as to form a call.